EXAMPLIF

50/50 PERSONAL SAVINGS PLAN

VS.
INDIVIDUAL RETIREMENT ACCOUNT (I.R.A.)
CERTIFICATE OF DEPOSIT (C.D.)

	50/50 VS.	IRA &	CD
1.) DISABILITY FEATURE	YES	NO	NO
2.) TAX - FREE WITHDRAWAL	YES	NO	NO
3.) COST OF LIVING ADJUSTMENT	YES	NO	NO
4.) USE OF SAVINGS BEFORE AGE 59 1/2	YES	NO	YES
5.) PENALITY FOR EARLY WITHDRAWAL	NO	YES	YES
6.) PREMATURE DEATH CLAUSE	YES	NO	NO
7.) TAX DEFERRED GROWTH	YES	YES	NO
8.) 9 TO 12 % LONG RATE OF RETURN	YES	NO	NO
9.) SELF COMPLETING PROGRAM *	YES	NO	NO

- * YOU WILL BE SECURE IN KNOWING THAT YOUR SAVINGS PROGRAM WILL BE COMPLETED IF:
 - a. YOU LIVE AND ACHIEVE YOUR GOAL
 - b. YOU BECOME DISABLED
 - C. YOU DIE PREMATURELY

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